

Fill in this information to identify the case:

Debtor 1 Sharon E Halfpenny

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Northern District of Illinois  
(State)

Case number 16-34776

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, et al.

Name of creditor: \_\_\_\_\_

Court claim no. (if known): 2-1

**Last 4 digits** of any number you use to identify the debtor's account: 1032

**Date of payment change:**  
Must be at least 21 days after date 07 /01 /2020 of this notice

**New total payment:** \$ 1,153.74  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 499.12New escrow payment: \$ 576.86**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Sharon E Halfpenny  
First Name Middle Name Last Name

Case number (if known) 16-34776

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle Ghidotti 05 / 22 / 2020  
Signature

Print: Michelle Ghidotti Date 05 / 22 / 2020  
First Name Middle Name Last Name Title AUTHORIZED AGENT

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave  
Number  Street   
Santa Ana, CA 92705  
City  State  ZIP Code

Contact phone (949) 427 - 2010 Email mghidotti@ghidottiberger.com

SN Servicing Corporation

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: May 06, 2020

DENNIS HALFPENNY  
 SHARON HALFPENNY  
 PO BOX 289  
 AMBOY IL 61310

Loan: [REDACTED]

Property Address:  
 401 SOUTH GROVE AVENUE APT 1A  
 OAK PARK, IL 60302

**Annual Escrow Account Disclosure Statement**  
**Account History**

This is a statement of actual activity in your escrow account from Jan 2020 to June 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>		<b>Current:</b>	<b>Effective Jul 01, 2020:</b>	<b>Escrow Balance Calculation</b>	
Principal & Interest Pmt:		576.88	576.88	Due Date:	May 01, 2020
Escrow Payment:		499.12	576.86	Escrow Balance:	(2,365.61)
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	998.24
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	122.34
Reserve Acct Payment:		0.00	0.00		
Total Payment:		\$1,076.00	\$1,153.74	Anticipated Escrow Balance:	(\$1,489.71)

<b>Date</b>	<b>Payments to Escrow</b>		<b>Payments From Escrow</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>Anticipated</b>	<b>Actual</b>	<b>Anticipated</b>	<b>Actual</b>		<b>Required</b>	<b>Actual</b>
Jan 2020		408.61		*		0.00	37.19
Jan 2020		408.61		*		0.00	445.80
Jan 2020		(408.61)		*		0.00	854.41
Jan 2020		408.61		*		0.00	445.80
Feb 2020		408.61		*		0.00	1,263.02
Feb 2020			2,762.20	* County Tax		0.00	(1,499.18)
Mar 2020		499.12		*		0.00	(1,000.06)
Mar 2020			161.72	* Forced Place Insur		0.00	(1,161.78)
Mar 2020			1,580.37	* Escrow Disbursement		0.00	(2,742.15)
Apr 2020		499.12		*		0.00	(2,243.03)
Apr 2020			61.41	* Forced Place Insur		0.00	(2,304.44)
May 2020			61.17	* Forced Place Insur		0.00	(2,365.61)
				Anticipated Transactions		0.00	(2,365.61)
May 2020		499.12	61.17	Forced Place Insur			(1,927.66)
Jun 2020		499.12	61.17	Forced Place Insur			(1,489.71)
	<b>\$0.00</b>	<b>\$3,222.31</b>	<b>\$0.00</b>	<b>\$4,749.21</b>			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: May 06, 2020

DENNIS HALFPENNY

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement**  
**Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

<b>Date</b>	<b>Anticipated Payments</b>			<b>Escrow Balance</b>	
	<b>To Escrow</b>	<b>From Escrow</b>	<b>Description</b>	<b>Anticipated</b>	<b>Required</b>
Jul 2020	483.24	61.17	Forced Place Insur	(1,489.71)	1,880.62
Aug 2020	483.24	2,302.69	County Tax	(1,067.64)	2,302.69
Aug 2020		61.17	Forced Place Insur	(2,887.09)	483.24
Sep 2020	483.24	61.17	Forced Place Insur	(2,948.26)	422.07
Sep 2020	483.24	61.17	Forced Place Insur	(2,526.19)	844.14
Oct 2020	483.24	61.17	Forced Place Insur	(2,104.12)	1,266.21
Nov 2020	483.24	61.17	Forced Place Insur	(1,682.05)	1,688.28
Dec 2020	483.24	61.17	Forced Place Insur	(1,259.98)	2,110.35
Jan 2021	483.24	61.17	Forced Place Insur	(837.91)	2,532.42
Feb 2021	483.24	61.17	Forced Place Insur	(415.84)	2,954.49
Mar 2021	483.24	2,762.20	County Tax	(2,694.80)	675.53
Mar 2021		61.17	Forced Place Insur	(2,755.97)	614.36
Apr 2021	483.24	61.17	Forced Place Insur	(2,333.90)	1,036.43
May 2021	483.24	61.17	Forced Place Insur	(1,911.83)	1,458.50
Jun 2021	483.24	61.17	Forced Place Insur	(1,489.76)	1,880.57
	<hr/> <u>\$5,798.88</u>	<hr/> <u>\$5,798.93</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 422.07. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 966.49 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (1,489.71). Your starting balance (escrow balance required) according to this analysis should be \$1,880.62. This means you have a shortage of 3,370.33. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 36 months.

We anticipate the total of your coming year bills to be 5,798.93. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

## New Escrow Payment Calculation

Unadjusted Escrow Payment	483.24
Surplus Amount:	0.00
Shortage Amount:	93.62
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$576.86

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$1,060.12 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On May 22, 2020 I served the foregoing documents described as NOTICE OF MORTGAGE PAYMENT CHANGE the following individuals by electronic means through the Court's ECF program:

DEBTOR'S COUNSEL

Joseph S Davidson  
jdavidson@sulaimanlaw.com

TRUSTEE

Marilyn O Marshall  
courtdocs@chi13.com

U.S. TRUSTEE

Patrick S Layng  
USTPRegion11.ES.ECF@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Marlen Gomez  
Marlen Gomez

On May 22, 2020, I served the foregoing documents described as NOTICE OF MORTGAGE PAYMENT Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

Sharon E Halfpenny  
P.O. Box 289  
Amboy, IL 61310

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Marlen Gomez  
Marlen Gomez